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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-11330-mdc
Brett D. Cardonick Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: May 17, 2023 Form ID: 309I Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID		Recipient Name and Address
db		Brett D. Cardonick, 324 Ellis Rd, Willow Grove, PA 19090-2420
14780707		David Fellner, 7141 Germantown Ave, Philadelphia, PA 19119-1842
14780710		Helen Wiktorchik, 1445 Churchville Rd, Southampton, PA 18966-4765
14780712		Joseph M. Sundheim CPA, 111 Park Dr # C, Montgomeryvle, PA 18936-9613
14780713	+	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14780714	+	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14780716		Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14780717	+	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14780720	+	Trustee Sl Trust I, 121 South 13th Street, Lincoln, NE 68508-1904
14780721		U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14780724	+	Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: mail@cibiklaw.com	Date/Time	Recipient Name and Address
aty			May 18 2023 00:15:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ E	Email/Text: bncnotice@ph13trustee.com	May 18 2023 00:15:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Е	Email/Text: megan.harper@phila.gov	May 18 2023 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ E	Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 18 2023 00:16:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14780698	+ E	Email/Text: bankruptcycare@affinityfcu.com	May 18 2023 00:16:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
14780699	Е	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:26:57	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14780700	+ E	EDI: BANKAMER.COM	May 18 2023 04:12:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14780701	Е	EDI: TSYS2	May 18 2023 04:12:00	Barclays Bank Delaware, Attn: Bankruptcy, PO
14780703	Е	EDI: CRFRSTNA.COM	May 18 2023 04:12:00	Box 8801, Wilmington, DE 19899-8801 CFNA/Credit First Natl Assoc, Attn: Bankruptcy,
14780702	+ E	EDI: CAPITALONE.COM	May 18 2023 04:12:00	PO Box 81315, Cleveland, OH 44181-0315 Capital One, P.O. Box 30285, Salt Lake City, UT
				84130-0285

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Date Rcvd: May 17,	2023	Form ID: 309I	Total Noticed: 34
14780705	EDI: CITICORP.COM	May 18 2023 04:12:00	Citibank, PO Box 790034, Saint Louis, MO 63179-0034
14780706 +	EDI: WFNNB.COM	May 18 2023 04:12:00	Comenity Capital Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14780708 +	EDI: DISCOVER.COM	May 18 2023 04:12:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
	EDI: DISCOVERPL	May 18 2023 04:12:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
14780711	EDI: IRS.COM	May 18 2023 04:12:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14780704	EDI: JPMORGANCHASE	May 18 2023 04:12:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14780713 +	Email/Text: Unger@Members1st.org	May 18 2023 00:16:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14780715	EDI: PENNDEPTREV	May 18 2023 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14780715	Email/Text: RVSVCBICNOTICE1@state.p	May 18 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14780717 ^	MEBN	May 18 2023 00:12:54	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14780718 +	EDI: RMSC.COM	May 18 2023 04:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14780719 +	Email/Text: dbogucki@trumark.org	May 18 2023 00:16:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14780722 ^	MEBN	May 18 2023 00:12:47	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14780723	Email/Text: bankruptcynotices@sba.gov	May 18 2023 00:15:00	U.S. Small Business Admin., Office of General Counsel, 409 3rd St Sw, Washington, DC
14780725 +	EDI: WFFC2	May 18 2023 04:12:00	20416-0011 Wells Fargo Jewelry Advantage, Attn: Bankrupty, PO Box 10438, Des Moines, IA
14780726 +	EDI: WFFC2	May 18 2023 04:12:00	50306-0438 Wffnatbank, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 26

District/off: 0313-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Date Rcvd: May 17, 2023 Form ID: 309I Total Noticed: 34

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

 $on\ behalf\ of\ Debtor\ Brett\ D.\ Cardonick\ mail@cibiklaw.com\ cibiklawpc@jubileebk.net; ecf@casedriver.com$

United States Trustee

USTPRegion 03. PH. ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:				
Debtor 1:	Brett D. Cardonick	Social Security number or ITIN: xxx-xx-9801		
Dobtor 1.	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 5/5/23		
Case number:	23-11330-mdc			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Brett D. Cardonick	
2.	All other names used in the last 8 years		
3.	Address	324 Ellis Rd Willow Grove, PA 19090–2420	
		MICHAEL A. CIBIK	Contact phone 215–735–1060
4.	Debtor's attorney Name and address	Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: mail@cibiklaw.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215-627-1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	900 Market Street	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Suite 400 Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 5/17/23

For more information, see page 2

Debtor Brett D. Cardonick Case number 23–11330–mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 28, 2023 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/27/23	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/14/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/1/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$900.00 The hearing on confirmation will be held on: 7/6/23 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Ph		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I